

United States Bankruptcy Court
Northern District of Ohio

In re:
Renita S. Mitchell
Debtor

Case No. 16-15109-jps
Chapter 13

District/off: 0647-1
Date Rcvd: Jan 14, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

District/off: 0647-1

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Page 1 of 2

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2021:

Recip ID	Recipient Name and Address
db	+ Renita S. Mitchell, 800 S. Belvoir, Apt. 104, Cleveland, OH 44121-2853
24510889	+ S & P Management, 29325 Chagrin Boulevard, Beachwood, OH 44122-4600

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: number@trust13.com	Jan 14 2021 21:14:00	Lauren A. Helbling, 200 Public Square Suite 3860, Cleveland, OH 44114-2322
ust	+ Email/Text: ustpregion09.cl.ecf@usdoj.gov	Jan 14 2021 21:13:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr	EDI: RECOVERYCORP.COM	Jan 15 2021 02:03:00	Recovery Management Systems Corporation, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
24510884	+ Email/Text: bk@avant.com	Jan 14 2021 21:15:00	Avant, 222 N LaSalle Street, Chicago, IL 60601-1003
24630300	+ Email/Text: bankruptcy@cavps.com	Jan 14 2021 21:15:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
24510885	+ EDI: WFNNB.COM	Jan 15 2021 02:03:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
24510886	Email/PDF: creditonebknotifications@resurgent.com	Jan 14 2021 22:11:22	Credit One Bank, P O Box 98872, Las Vegas, NV 89193-8872
24510887	EDI: DISCOVER.COM	Jan 15 2021 02:03:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
24524794	EDI: DISCOVER.COM	Jan 15 2021 02:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
24674911	EDI: JEFFERSONCAP.COM	Jan 15 2021 02:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
24579200	Email/Text: kramble@lendmarkfinancial.com	Jan 14 2021 21:12:00	Lendmark Financial Services LLC, 2118 Usher Street, Covington, GA 30014
24659154	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2021 22:11:26	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
24676632	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2021 22:11:26	LVNV Funding, LLC its successors and assigns as, assignee of ACL Consumer Loan Trust III, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25200583	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2021 22:10:45	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587

24510888	+ Email/Text: bk@lendingclub.com	Jan 14 2021 21:15:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
24632020	+ EDI: MID8.COM	Jan 15 2021 02:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
24599990	EDI: Q3G.COM	Jan 15 2021 02:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
24512666	EDI: RECOVERYCORP.COM	Jan 15 2021 02:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
24510890	EDI: AGFINANCE.COM	Jan 15 2021 02:03:00	Springleaf, 9531 Vista Way, Unit C, Cleveland, OH 44125
24510891	EDI: RMSC.COM	Jan 15 2021 02:03:00	SYNCB, PO Box 965015, Orlando, FL 32896-5015

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:

Name	Email Address
Lauren A. Helbling	ch13trustee@ch13cleve.com lhelbling13@ecf.epiqsystems.com
Renee Heller	on behalf of Debtor Renita S. Mitchell rhlegal@aol.com

TOTAL: 2

Information to identify the case:

Debtor 1 **Renita S. Mitchell**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Ohio**

Case number: **16-15109-jps**

Social Security number or ITIN **xxx-xx-6180**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Renita S. Mitchell

1/13/21

By the court: **JESSICA E. PRICE SMITH**
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction.
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.